IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OHIO

IN RE: **Chapter 13 Proceedings**

Daniel P. Karipides Case No.: 17-61935

Debtor Judge Russ Kendig

OBJECTION TO PROOF OF CLAIM

Now comes the Standing Chapter 13 Trustee, Dynele L. Schinker-Kuharich, and pursuant

to 11 U.S.C. §502(a) hereby objects to claim No. 019 filed herein by American Education Loan

Servicing. The Proof of Claim fails to comply with the terms of Rule 3002(c) of the Federal

Rules of Bankruptcy Procedure in that the claim was filed after the last date for filing proofs of

claim. As such, the Proof of Claim must be considered as untimely filed, and, pursuant to 11

U.S.C. §502(b)(9), disallowed in its entirety.

WHEREFORE, Trustee prays that this Court disallow Proof of Claim No. 019 filed by

AES Loan Servicing and order such other relief as this Court may deem just and appropriate.

/s/ Dynele L. Schinker-Kuharich

Dynele L. Schinker-Kuharich (0069389)

Chapter 13 Trustee

A. Michelle Jackson Limas (0074750)

Staff Counsel to the Chapter 13 Trustee

200 Market Avenue North, Ste. 30

Canton, OH 44702

Telephone: 330.455.2222

Facsimile: 330.754.6133

Email: DLSK@Chapter13Canton.com

NOTICE OF OBJECTION TO PROOF OF CLAIM

Dynele L. Schinker-Kuharich, Standing Chapter 13 Trustee in this case, has filed an Objection to your Proof of Claim in the bankruptcy case.

The Proof of Claim may be reduced, modified or eliminated. You should read these papers carefully and discuss them with your attorney if you have one.

If you do not want the Court to eliminate or change your Proof of Claim, then on or before **November 8, 2019**, you or your lawyer must file with the Court a written response to the Objection, explaining your position, at:

Clerk of Court United States Bankruptcy Court Ralph Regula Federal Building 401 McKinley Ave S.W. Canton, OH 44702

If you mail your response to the Court for filing, you must mail it early enough so that the Court will receive it on or before the date stated above.

You must also send a copy to:

Dynele L. Schinker-Kuharich, Chapter 13 Trustee 200 Market Avenue North, Suite 30 Canton, Ohio 44702

and the Debtor's Attorney at:

Kenneth Sheppard, Jr. Sheppard Law Offices 3535 Fishinger Blvd, Suite 190 Hilliard, OH 43026

If you file a written response to the Objection you must also telephone the Court's Courtroom Deputy at 330-458-2478 to obtain a hearing date and time for your response to be heard by the Court, and you must file a notice of the date and time of the hearing.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the Objection to your Proof of Claim.

Date: October 9, 2019

/s/ Dynele L. Schinker-Kuharich
Dynele L. Schinker-Kuharich (0069389)
Chapter 13 Trustee
A. Michelle Jackson Limas (0074750)
Staff Counsel to the Chapter 13 Trustee
200 Market Avenue North, Ste. 30
Canton, OH 44702

Telephone: 330.455.2222 Facsimile: 330.754.6133

Email: DLSK@Chapter13Canton.com

CERTIFICATE OF SERVICE

I certify that on October 9, 2019, a true and correct copy of the Objection to Proof of Claim and Notice thereof was served via the Court's Electronic Case Filing System upon these entities and individuals who are listed on the Court's Electronic Mail Notice List:

- Office of the United States Trustee, at [RegisteredEmailAddress]@usdoj.gov
- Office of the Chapter 13 Trustee, at dlsk@Chapter13Canton.com
- Kenneth L. Sheppard, Counsel for Daniel P. Karipides, at ken@sheppardlawoffices.com
- James Galehouse, Co-Counsel for Daniel P. Karipides, at jim@sheppardlawoffices.com

And by regular U.S. Mail, postage prepaid, upon:

Daniel P. Karipides, Debtor 740 Canford Avenue NW Massillon, OH 44646

American Education Loan Servicing, Creditor PO Box 2461 Harrisburg, PA 17105

> /s/ Dynele L. Schinker-Kuharich Dynele L. Schinker-Kuharich Chapter 13 Trustee